

B 2100A (Form 2100A) (12/15)

## UNITED STATES BANKRUPTCY COURT

Southern District of Mississippi

In re Alfrino Brown,Case No. 14-02022**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

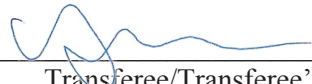
U.S. Bank Trust National Association, as Trustee of  
the Igloo Series II Trust

<p>_____ Name of Transferee</p> <p>Name and Address where notices to transferee should be sent: C/O SN Servicing Corp. 323 5th Street Eureka, CA 95501</p> <p>Phone: <u>800-603-0836</u> Last Four Digits of Acct #: <u>4853</u></p>	<p><u>Rushmore Loan Management Services</u> Name of Transferor</p> <p>Court Claim # (if known): <u>10</u> Amount of Claim: <u>88,313.70</u> Date Claim Filed: <u>10/31/2014</u></p> <p>Phone: _____ Last Four Digits of Acct. #: <u>2732</u></p>
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Name and Address where transferee payments  
should be sent (if different from above):

Phone: \_\_\_\_\_  
Last Four Digits of Acct #: \_\_\_\_\_

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By:   
Transferee/Transferee's Agent

Date: 03/29/2016

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

B2100B (Form 2100B) (12/15)

## United States Bankruptcy Court

Southern District Of Mississippi

In re Alfrino Brown

Case No. 14-02022

### NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 10-1 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on \_\_\_\_\_ (date).

Name of Alleged Transferor

Rushmore Loan Management  
Services

Address of Alleged Transferor:

P.O. Box 55004  
Irvine, California 92619-2708

Name of Transferee

U.S. Bank Trust National  
Association, as Trustee of  
the Igloo Series II Trust

Address of Transferee:

c/o SN Servicing Corporation  
323 5th Street  
Eureka, CA 95501

#### ~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: \_\_\_\_\_

\_\_\_\_\_  
CLERK OF THE COURT



(800) 603-0836  
Para Español, Ext. 2660 o 2643  
8:00 a.m. -- 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

March 24, 2016

ALFRINO BROWN  
235 TWIN OAKS DR  
JACKSON MS 39212

Collateral: 235 TWIN OAK DRIVE; JACKSON MS

Dear Customer:

This notice is being sent to you in accordance with the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§1692 *et seq.*

As of the date of this letter, you owe \$87,392.80. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call (800) 603-0836.

Igloo Series II Trust is the creditor to whom the debt is owed. However, SN Servicing Corporation, a debt collector, is responsible for servicing and collecting the debt.

Unless you dispute the validity of the debt or any portion of the debt within thirty (30) days after your receipt of this letter, we will assume that the debt is valid.

If you notify us in writing within thirty (30) days after your receipt of this letter that you dispute the debt or any portion of the debt, we will obtain verification of the debt or a copy of any judgment against you and we will mail you a copy of such verification or judgment.

We will provide you with the name and address of the original creditor on the debt, if different from the current creditor, if you request this information within thirty (30) days after your receipt of this letter.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

**NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

**SN Servicing Corporation for Igloo Series II Trust**  
Customer Service Department



(800) 603-0836  
Para Español, Ext. 2660 o 2643  
8:00 a.m. -- 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

March 7, 2016

ALFRINO BROWN  
235 TWIN OAKS DR  
JACKSON MS 39212

Collateral: 235 TWIN OAK DRIVE; JACKSON MS

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

Dear Customer:

The notice, which follows, is intended to inform you that the servicing of your mortgage loan has been assigned, sold or transferred. If the above-referenced loan is a closed-end, first lien, 1-4 unit residential (e.g., homes, condominiums, cooperative units and mobile homes) mortgage loan, this notice is being provided to you under Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605). When a state law requires this notice, this notice is being provided to you under state law. When neither Section 6 of RESPA nor state law requires this notice, this notice is being provided to you for your information.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold or transferred from Rushmore Loan Management Services LLC to SN Servicing Corporation for Igloo Series II Trust, effective March 1, 2016.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Rushmore Loan Management Services LLC. If you have any questions relating to the transfer of servicing from your present servicer call Customer Service at (888) 504-6700 Monday through Thursday between 6:00 a.m. and 7:00 p.m. and Friday between 6:00 a.m. and 6:00 p.m. Pacific Time. This is a toll-free number.

Your new servicer will be **SN Servicing Corporation**.

The correspondence address for your new servicer is SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

The toll-free telephone number of your new servicer is (800) 603-0836. If you have any questions relating to the transfer of servicing to your new servicer call Chase Cook at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time. You may access your account and make payments via our secure website at <https://borrower.snsc.com>.

The date that your present servicer will stop accepting payments from you is February 29, 2016. The date that your new servicer will start accepting payments from you is March 1, 2016. Send all payments on or after March 1, 2016 to your new servicer.

**Make your payments payable to: SN Servicing Corporation**

**Mail your payments to: SN Servicing Corporation**

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: SN Servicing Corporation will **not** continue to accept your insurance payments as a part of your monthly loan payment nor will it be responsible for the continuation of any such optional insurance coverage. You should take the following action to maintain coverage: contact your optional insurance carrier immediately for instructions on how to continue such optional insurance coverage.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address: SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

Not later than 30 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 30-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

**NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**SN Servicing Corporation for Igloo Series II Trust**  
Customer Service Department



(800) 603-0836  
Para Español, Ext. 2660 o 2643  
8:00 a.m. -- 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

March 7, 2016

ALFRINO BROWN  
235 TWIN OAKS DR  
JACKSON MS 39212

Collateral: 235 TWIN OAK DRIVE; JACKSON MS

As stated in previous correspondence, the servicing of your mortgage loan has been transferred from Rushmore Loan Management Services LLC to SN Servicing Corporation for Igloo Series II Trust effective March 1, 2016

If your loan is secured by real estate, please contact your insurance carrier to have the mortgagee clause changed to the following:

**SN Servicing Corp  
ISAOA ATIMA  
P.O. Box 35  
Eureka, CA 95502**

Please have your insurance carrier forward a copy of your insurance policy with the mortgagee clause change to our Escrow Department at the address shown above. If your property is located in a flood hazard zone, which starts with an "A" or "V", we will also require a copy of your flood insurance policy.

If you or your insurance carriers have any questions, please contact Chase Cook at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m., Pacific Time.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

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**SN Servicing Corporation for Igloo Series II Trust**  
Escrow Department

**CERTIFICATE OF SERVICE**

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On March 29<sup>th</sup> 2016, I served the within TRANSFER OF CLAIM OTHER THAN FOR SECURITY AND NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

**ALFRINO BROWN**

PO Box 10061  
Jackson, MS 39286

**Harold J. Barkley T1, Jr.**

P.O. Box 4476  
Jackson, MS 39296-4476

**Robert Rex McRaney, Jr.**

PO Drawer 1397  
Clinton, MS 39060

I certify under penalty of perjury that the foregoing is true and correct.

Executed on March 29<sup>th</sup> 2016, at Eureka, California.

/s/ Megan M. Lynch

Megan M. Lynch